

<i>SERFF Tracking Number:</i>	<i>GEFA-127203102</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49010</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC Flex Help Protect Brochure w/RC/116101</i>		

## Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: GEFA-127203102 State: Arkansas

SERFF Status: Closed-Filed-Closed  
State Tr Num: 49010

Co Tr Num: State Status: Filed-Closed

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Author: Andy Zimmerman Disposition Date: 07/07/2011

Date Submitted: 06/07/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: PC Flex Help Protect Brochure w/RC

Project Number: 116101

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/07/2011

State Status Changed: 07/07/2011

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

This brochure and reply card will be used by Genworth Life Insurance Company and its licensed insurance agents and brokers help educate consumers on the topic of long term care and it's associated issues as well as to generate interest in various Genworth Life Insurance Company long term care insurance policies.

Genworth Life Insurance Company's Long Term Care Insurance Policy 7052 was filed and approved on November 22, 2010 by your Department under SERFF Tracking Number GEFA-126825424.

Group Long Term Care Insurance Policy form series 7050 was filed and approved on September 11, 2008.

This advertising material is new and does not replace any advertisements filed by Genworth Life Insurance Company.

<i>SERFF Tracking Number:</i>	<i>GEFA-127203102</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC Flex Help Protect Brochure w/RC/116101</i>		

## Company and Contact

### Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com  
 6620 W. Broad Street 804-484-3949 [Phone]  
 Long Term Care 804-281-6334 [FAX]  
 Bldg. #4, 2nd Floor  
 Richmond, VA 23230-1700

### Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	State ID Number:
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	AR Filing Fee=\$50 per advertisement. Two advertisements submitted=\$100.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$100.00	06/07/2011	48430319

<i>SERFF Tracking Number:</i>	<i>GEFA-127203102</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>PC Flex Help Protect Brochure w/RC/116101</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	07/07/2011	07/07/2011

<i>SERFF Tracking Number:</i>	<i>GEFA-127203102</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>PC Flex Help Protect Brochure w/RC/116101</i>		

## **Disposition**

Disposition Date: 07/07/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter	Filed-Closed	Yes
<b>Form</b>	Help Protect Your Choices Brochure	Filed-Closed	Yes
<b>Form</b>	Help Protect Your Choices Reply Card	Filed-Closed	Yes

SERFF Tracking Number: GEFA-127203102 State: Arkansas

Filing Company: Genworth Life Insurance Company State Tracking Number: 49010

Company Tracking Number:

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Insurance

Project Name/Number: PC Flex Help Protect Brochure w/RC/116101

## Form Schedule

**Lead Form Number: 116101 05/20/11**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/07/2011	116101 05/20/11	Advertising	Help Protect Your Choices Brochure	Initial			116101_052011_statefiling.pdf
Filed-Closed 07/07/2011	116101 05/20/11	RC Advertising	Help Protect Your Choices Reply Card	Initial			116101_RC052011_statefiling.pdf

# Choose a Leader

## Genworth Life Insurance Company

- Our Long Term Care Insurance Division was a pioneer in the long term care insurance industry more than 35 years ago.
- Over \$6.2 billion in paid claims.<sup>3</sup>
- Over one million policyholders nationwide.<sup>3,4</sup>

<sup>3</sup> Genworth Life Insurance Company business operations information beginning 12/1974 through 06/30/2010.

<sup>4</sup> LifePlans 2009 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premium in force.

### Insurance and annuity products:

- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by a bank or its affiliates.

This is a solicitation of insurance. An insurance agent/producer will contact you. Not all policies are available in all states. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent/insurance producer.

# Help protect your choices

Long Term Care Insurance



Underwritten by  
Genworth Life Insurance  
Company, Richmond, VA

# Wouldn't you want to know...

about a major risk to you and your family's financial, physical and emotional well-being? Sure, you would. Are you aware of the risks associated with needing long term care?

While people may recognize long term care costs as a significant risk to their standard of living, many don't have a plan to minimize that risk. Planning for long term care is critical...and a comprehensive long term care insurance policy can be a critical part of the plan.

If you're like most people, you set aside funds for retirement. But what have you allocated from your retirement portfolio to help pay for long term care? The costs can be considerable. The national median cost for a private room in a nursing home is \$75,190 per year.<sup>1</sup> Round-the-clock home health care is generally even more expensive.<sup>1</sup>

## CONSIDER THAT:

- **People are living longer.** When you get older, you may get sick. When you get sick, you may need care.
- **Generally, Medicaid** requires you to "spend down" your assets.
- **Generally, Medicare** was not designed to adequately cover long term care costs.
- **Your family**, while willing to help, may not be in a financial position to do so.

It doesn't take much to imagine the effects these circumstances could have on your life and the lives of those you love. But you can prepare for the future with some simple planning, and long term care insurance should be considered part of the plan.

## The solution

Long term care insurance helps cover the costs of long term care. It doesn't replace what families do; it builds on your existing infrastructure of support, so caregivers can provide care better and longer. In short, long term care insurance can help you maintain your lifestyle and protect your assets and savings.

Genworth Life Insurance Company's comprehensive, flexible long term care insurance is designed to meet your personal needs.

## Care when and where you need it most


Our long term care insurance plans offer benefits for care in a variety of settings. Privileged Care® Coordination allows you to schedule and coordinate necessary home care to help you maintain your independence and live comfortably in your own home. This service is provided to policyholders at no additional cost.

Privileged Care Coordination provides guidance and assistance during a stressful time. Privileged Care Coordination helps you get the long term care and services necessary to live safely and independently in your own home – maximizing your potential for recovery and increased independence.<sup>2</sup>

## Protecting your future today.

If you are ready to consider long term care insurance designed to suit your unique needs and preferences, complete and mail the attached card today.

We'll provide you with details regarding the costs, benefits, limitations and exclusions of our long term care insurance policies.

 **Yes, long term care insurance makes sense.** Please provide me with information on how I can help protect my family and savings from the increasing costs of long term care.

Name of person sending in card

Address

City

State

Zip

Phone

Birth Date

Spouse or Domestic Partner Birth Date

This is a solicitation of insurance. An insurance agent/producer will contact you.

The best time to reach me is between:

☐ 9:00 a.m.-1:00 p.m. ☐ 1:00 p.m.-6:00 p.m. ☐ 6:00 p.m.-9:00 p.m.

Insurance products underwritten by Genworth Life Insurance Company, Richmond, VA  
116101 RC 05/20/11

<sup>1</sup> Genworth 2010 Cost of Care Survey. Conducted by CareScout®, April 2010.

<sup>2</sup> See Policy or Outline of Coverage for details.



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- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by a bank or its affiliates.

This is a solicitation of insurance. An insurance agent/producer will contact you. Not all policies are available in all states. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent/insurance producer.

# Help protect your choices

Long Term Care Insurance



Underwritten by  
Genworth Life Insurance  
Company, Richmond, VA

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Name of person sending in card

Address

City

State

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Phone

Birth Date

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Insurance products underwritten by Genworth Life Insurance Company, Richmond, VA  
116101 RC 05/20/11

<sup>1</sup> Genworth 2010 Cost of Care Survey. Conducted by CareScout®, April 2010.

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Filing Company:	Genworth Life Insurance Company	State Tracking Number:	49010
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TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Insurance		
Project Name/Number:	PC Flex Help Protect Brochure w/RC/116101		

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Satisfied - Item:</b>	Cover Letter	Filed-Closed	07/07/2011
<b>Comments:</b>			
<b>Attachment:</b>			
AR Filing Letter PC FLEX Help Protect 116101 052011.pdf			



Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

June 7, 2011

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72204

ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE  
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025  
Invitation to Inquire Advertisements  
Help Protect Your Choices Brochure-116101 05/20/11  
Help Protect Your Choices Reply Card-116101 RC 05/20/11**

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval a copy of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$100 is being transmitted via EFT on the SERFF filing system.

This brochure and reply card will be used by Genworth Life Insurance Company and its licensed insurance agents and brokers help educate consumers on the topic of long term care and it's associated issues as well as to generate interest in various Genworth Life Insurance Company long term care insurance policies.

Genworth Life Insurance Company's Long Term Care Insurance Policy 7052 was filed and approved on November 22, 2010 by your Department under SERFF Tracking Number GEFA-126825424.

Group Long Term Care Insurance Policy form series 7050 was filed and approved on September 11, 2008.

This advertising material is new and does not replace any advertisements filed by Genworth Life Insurance Company.

If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-662-2596 or e-mail me at [Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com).

Sincerely,

*Andrew A. Zimmerman*

Andrew A. Zimmerman  
Genworth Life Insurance Company  
Sr. Advertising Compliance Analyst  
Compliance/Advertising Review  
[Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com)